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Public Assistance in Alberta.



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PUBLIC ASSISTANCE

IN

ALBERTA



Bruce S. Rawson

*Alberta*

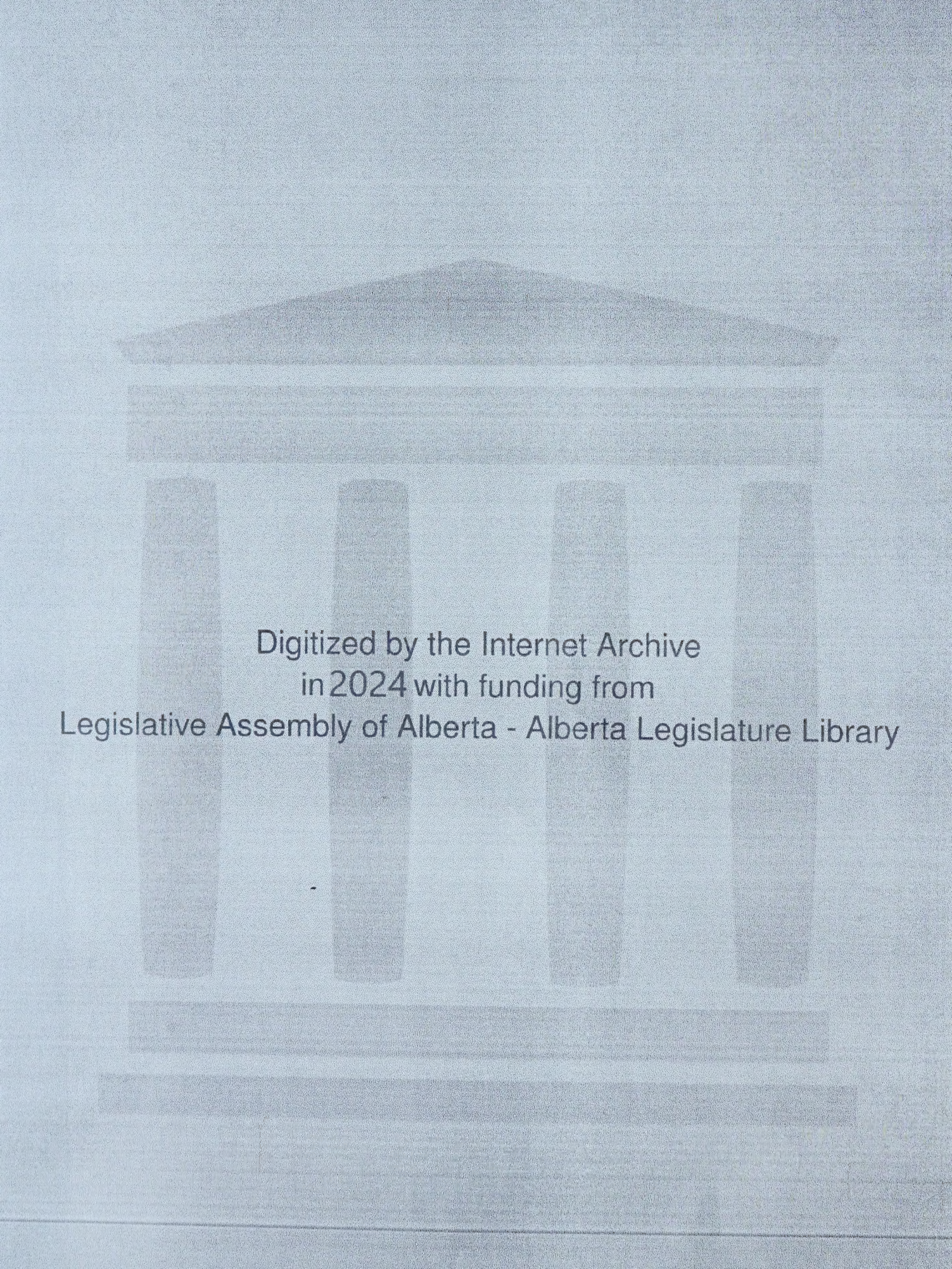
Chief Deputy Minister

Department of Health and Social Development

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## PUBLIC ASSISTANCE IN ALBERTA

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## INTRODUCTION

Public Assistance or 'welfare' means the allowances and pensions paid by government to people whose incomes are too low to support themselves. These benefits have developed and changed over the years.

The Government of Alberta would now like to establish the directions these services should take in the coming years. Interested citizens and groups are therefore invited to consider and examine the problems and issues in these areas, and make suggestions about the future of public assistance and related social services in Alberta.

This paper has been prepared to assist Albertans in the consideration of this subject. A summary of the paper follows on page 2 and the paper itself consists of three main sections:

1. Historical development,
2. Some of the current issues, and
3. Possible new directions.

There are nine questions at the end of the paper, to focus attention on the major issues raised. Letters and briefs giving your opinions are invited.





## SUMMARY

The present system of public assistance has been operating about ten years and is based on two primary programs:

1. The provincial Social Allowance program, with approximately 30,000 recipients, and
2. Municipal Social Assistance, with over 3,000 recipients.

Problems with the present system include:

1. Incentive to work is lacking.
2. The flexibility of present programs allows unequal treatment of recipients.
3. The programs tend to foster dependency because of the reliance of recipients on social workers and the program benefits.
4. The asset limitations do not encourage frugality or financial responsibility. Assets must be less than \$500.00 if single, or \$1,000.00 if a family, to qualify for help.
5. The division of responsibility between the Province and municipalities for providing public assistance is based on an applicant's residence and employability. Both terms are difficult to define.
6. Programs are very complex.

The new programs being looked for must answer these questions:

1. What form should public assistance take for the coming years?
2. How should responsibility for public assistance be divided between the Province and municipalities?
3. Would it be more efficient to separate public assistance (that is actual payment of benefits) from other social services such as family counselling,





recognizing that these social services other than Social Allowance payments may also be required by other citizens who are financially independent?





## UNDERSTANDING THE PAST

### The Early Years:

Public assistance in Alberta began with Mother's Allowance in 1919. Programs which followed Mother's Allowance were:

- 1929 - Old Age Pension
- 1938 - Blind Person's Allowance
- 1942 - Supplementary Allowance
- 1952 - Widow's Pension
- 1953 - Provincial Disability Pension
- 1955 - Federal Disabled Person's Allowance

### Means Test:

All of these pensions and allowances were available only to persons with clearly definable characteristics, such as age or disability, who could pass a 'Means Test'. Means Tests took into account a person's assets, income and other resources in calculating the amount he was qualified for. Maximum pensions, except in Mother's Allowance, did not vary with family size or financial requirements and never exceeded \$75.00 per month. Applicants were allowed to keep substantial assets and still receive a partial pension under the Means Test approach. Pensions and allowances based on the Means Test had features regarded as positive and desirable, especially in their early years. There was a general community acceptance that recipients 'deserved' the pension if they qualified and the recipients often regarded the pension as their right. In spite of the advantages of these pensions, they had two basic shortcomings:

1. No consideration was given to an individual's financial requirements.

A family of four could receive the same amount as a single person, although its needs and responsibilities differed significantly.





2. Many persons in financial need did not meet the necessary test for receiving a pension. For example, persons who were not sufficiently disabled to meet the criteria of the Medical Review Board, and mothers who were separated but not divorced, are two such groups who did not qualify. As a result such people were dependent primarily on municipal relief programs.

The division of responsibility for assistance between the Province and municipalities has always been based on residence. Municipalities still have responsibility for assistance to employable persons who have lived in their area for a certain length of time, while the Province assists transients.

The 1960's - Social Allowance:

The Social Allowance Program was designed mainly for three main unemployable groups:

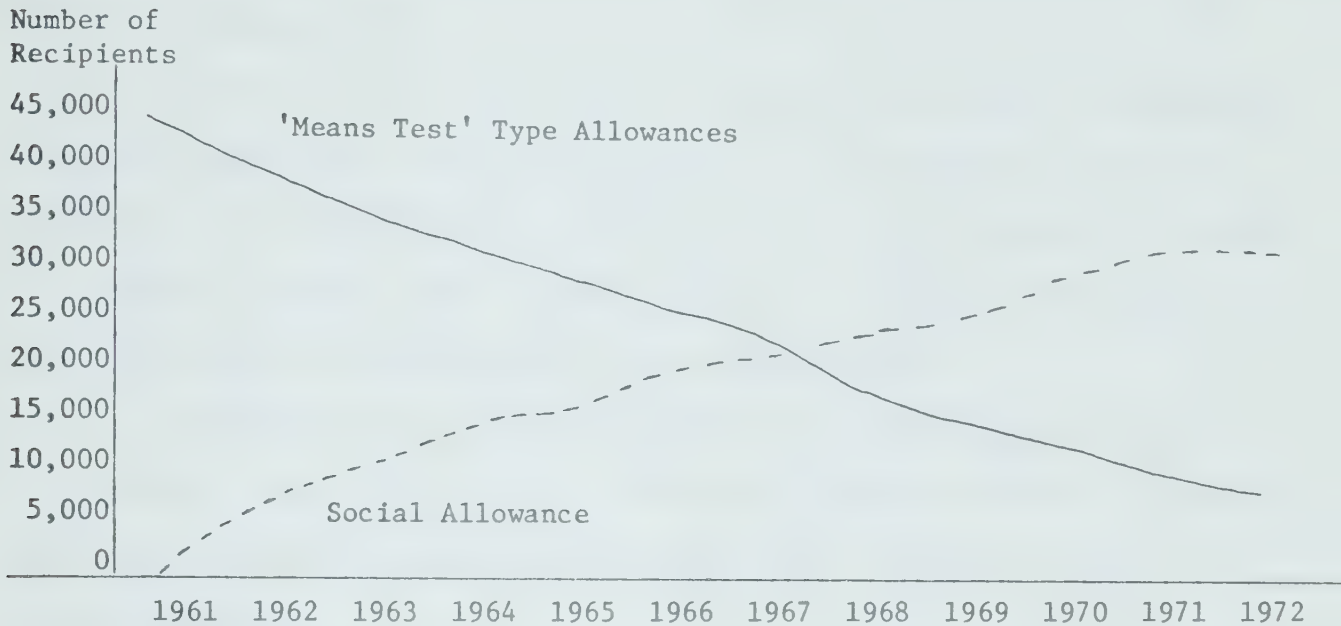
1. The elderly.
2. The ill and disabled.
3. Single parents with dependent children.

The introduction of Social Allowance replaced applications for the provincial pensions (Mother's Allowance, Widow's Pension, Disabled Person's Pension and Supplementary Allowance) and enabled municipalities to transfer a large percentage of their cases to the Province. The consolidation of public assistance programs to unemployable persons was completed in 1968, since that date no applications have been accepted under the Federal-Provincial Pensions (Old Age Assistance, Blind Persons' Allowance and Disabled Persons' Allowance).





The following graph gives an indication of the shift from earlier types of pensions to Social Allowance over the past twelve years:



'Needs' Test:

Replacing the 'Means Test' is the 'Needs Test', which takes into account an applicant's assets, budgetary requirements, and income from other sources. Single persons with more than \$500.00, or families with more than \$1,000.00 in negotiable assets, are generally ineligible as they are considered to have resources with which to meet their needs. The "philosophy" concerning assets is that persons who have saved 'for a rainy day' should be expected to draw on their own resources before applying for public assistance. Is this right, or not?

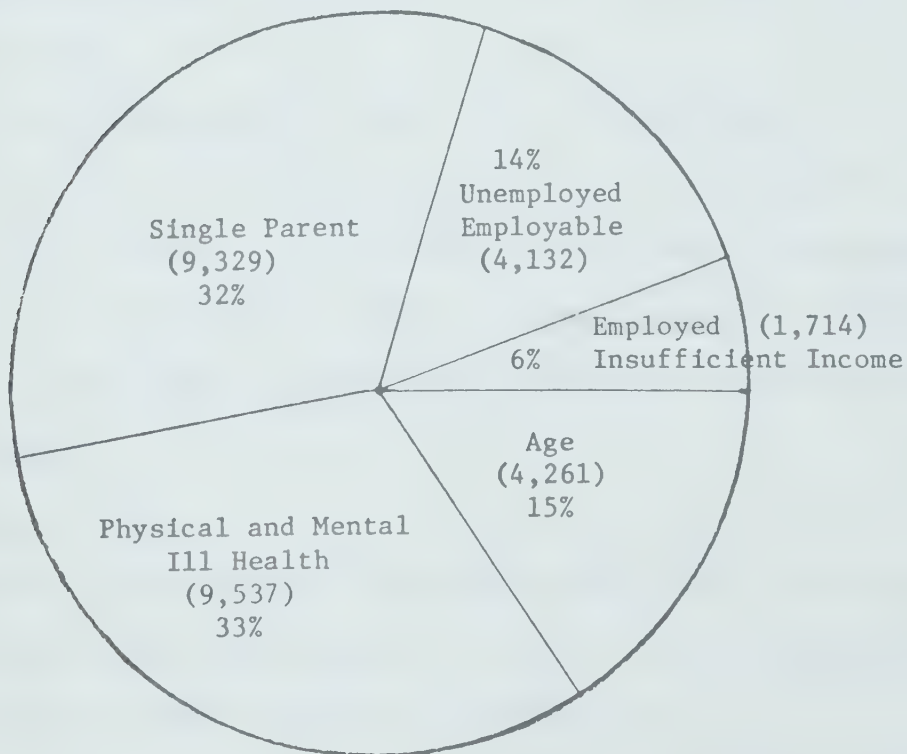
While Social Allowance is more restrictive than the pensions in its regulations concerning assets, it is at the same time more generous in its benefits. Each case is considered on a "budget deficit" basis. A budget is established for each family, with Social Allowance calculated as "monthly requirements minus other monthly income". "Monthly requirements" normally include food, clothing, rent, utilities, and additional allowances for personal and household incidental needs. Items of special need may be provided based on individual circumstances. While there have been complaints about inadequacy



of the amount issued under the Social Allowance Program there is no doubt it is more generous than any of the pension programs it replaced and among the most generous in Canada.

There has been little change in provincial-municipal responsibility for public assistance since the introduction of Social Allowance in 1961. The Province is responsible for all assistance to persons regarded as unemployable and to employable persons without municipal residence. Municipalities are responsible for assisting their employable residents.

The following graph shows the numbers and percentages for each category of persons assisted under the Province's Social Allowance Program. This is in addition to approximately 3,000 families assisted through municipalities:







### Federal Cost Sharing:

Any review of public assistance would be incomplete without reference to the involvement of the Federal Government.

Five federal developments of the last decade have had a significant impact on Alberta's programs:

1. The age of eligibility for Old Age Security, provided universally to Canadian residents, was reduced from age 70 to age 65 over a five year period, beginning in 1965.
2. The Guaranteed Income Supplement was introduced assuring a minimum income of \$105.00 per month to Old Age Security recipients. This guarantee was increased in 1972 to \$150.00 per month for single persons and to a maximum of \$285.00 for married couples.
3. The Canada Pension Plan, introduced in 1966, has also begun to benefit a significant number of Albertans, particularly those retiring from the labour force.
4. Under the Canada Assistance Act of 1966, fifty per cent of all assistance granted on the basis of need, as well as the cost of administering the assistance program, become shareable with the Federal Government.
5. It is anticipated that the recent increase in benefits in Unemployment Insurance will lower the number of unemployed persons requiring public assistance.

### Other Social Services:

Prior to the late 1950's social services were almost totally provided by voluntary organizations and groups in the community, and financed mostly by voluntary contributions. Examples of these were:

- |  |                                   |
|--|-----------------------------------|
| (a) Family Service Bureau                | (d) Services to unmarried mothers |
| (b) Services to transients               | (e) Grouard Mission               |
| (c) Services to underprivileged children |                                   |





When government social services began to be developed and regional offices were opened, the staff of these offices responsible for both child welfare and public assistance were encouraged to work with recipients of public assistance to 'rehabilitate' them off the rolls. However, despite the best of staff efforts, it was recognized that intervention in the lives of many persons was coming at too late a stage. Efforts were being directed towards persons whose problems in many cases might have earlier been prevented.

Preventive Social Services:

Preventive Social Service programs provide for municipalities or groups of municipalities to develop and administer programs whose general objectives were to strengthen and preserve individual initiative, to strengthen family life and to forestall as far as possible the breakdown of the family. While the Preventive Social Service program was not designed specifically to benefit the public assistance recipient, it is available to him and can strengthen his capacity to function generally and as a breadwinner.

Municipal operation of Preventive Social Services is favoured because circumstances vary throughout the Province and the program should be developed to meet the unique needs of each area. Local management is favoured because local people have an awareness of the social needs of their own communities and can develop appropriate services to deal with those needs.

By 1967 municipalities representing approximately two-thirds of the population of the province were committed to involvement in preventive programs. Since that time commitment throughout the province towards the concept of preventive social services has continued to grow.



Employment Opportunities:

The Employment Opportunities Program, introduced in 1970, was designed to rehabilitate and place into employment recipients of provincial Social Allowance. Working intensively with the recipient of Social Allowance and in close cooperation with employers in the community, attempts are made to provide employment or training leading to employment that is best suited to the person's needs and abilities. The program has been successful and has expanded to a number of communities.





## PRESENT CHALLENGES

Concern about public assistance is constantly and increasingly being expressed. It is heard from almost all directions - the taxpayer, the media, the politician, the activist, the businessman, the recipient, and the administrators of the programs themselves. There are a number of basic issues:

1. Administrative Complexity:

Social Allowance and Social Assistance programs have become vast programs to administer, providing financial aid to nearly 35,000 single persons and family heads in Alberta and affecting a total of approximately 100,000 persons, including dependents.

2. Flexibility - An Asset and a Liability:

Existing programs have the capacity to provide assistance geared to individual circumstances; however the flexible policies that make this possible are also open to varying interpretations. What one social worker might grant another might not. What is regarded as necessary assistance in one location might be refused in another. The capacity of the program to be flexible in meeting exceptional needs minimizes any financial threat to the recipient which could arise from unexpected expenses. Such security can lead to excessive reliance on the social worker and on the program and can foster dependency.

3. Restrictive Asset Limits:

The asset limitations of Social Allowance, which were intended to encourage persons to rely on their own resources first when they lose their source of income, appear to reward financial irresponsibility.





The spendthrift receives assistance when he requires it, the person who has saved does not. Should a person who has saved be required to dispose of his savings before he can receive assistance?

4. Stimulating Initiative:

In the present Social Allowance program earnings exemptions of \$15.00 per month for single persons and \$25.00 per month for families (often called 'allowable earnings') are frequently considered inadequate as an incentive to taking or holding employment. Once a person has earned the exempted amount, there is seemingly no further financial advantage for him to work. If they are to serve as an effective incentive, changes may be required which would allow recipients to retain a percentage of their earnings, at least to some reasonable limit.

5. Poverty in Canada:

Many recent efforts focused on finding a solution to inequality and poverty in Canada have endorsed a guaranteed income as at least a partial solution to these problems. (See "Poverty in Canada", 1971, Senator David Croll).

The social and economic effects of such a scheme are many and complex. Not the least of these is the impact such a plan would have on individual initiative and incentive to work. This is the same question as is now facing the existing Social Allowance program.

6. Defining "Residence and Employability":

Unemployable persons are assisted by the Province; responsibility for municipal assistance to employable persons is determined by whether or not the applicant has established "residence" in the municipality where he lives. Both terms are difficult to define.



"Employability" is determined by a variety of factors, including age, health, skill and family responsibilities. Personality is also involved, in that some persons have traits that make them undesirable to employers, although they may be able and physically healthy.

Employability is further related to factors such as the labour demand at any given time. The difficulty involved in determining whether a person is or is not employable makes it difficult to establish which government is responsible for granting assistance.

"Residence" can also be difficult to determine. With responsibility for assistance to employable persons divided between the Province and the municipalities is it satisfactory to have only the Province emphasizing programs and services that will assist recipients in finding suitable employment? However, it would be inefficient to have duplication of services by both levels of government. The Province has begun its Employment Opportunity Program but it would seem that either two such programs must be developed, one operated by the Province and one by the municipalities, or they should be melded into one program under one administration or the other. The time may soon be at hand to make basic decisions on municipal responsibility.

7. Separation of Public Assistance and Social Services:

An increasing number of people working in social services are suggesting that financial aid - the payment of public assistance - be separated from other social services - such as counselling - where financial aid may not be involved. Reasons given are:

- (a) The need for social services is not limited to recipients of public assistance.





- (b) It is not necessarily correct to assume persons requiring financial assistance have personal problems requiring social services.
- (c) It is inappropriate to create social services which apply only to public assistance recipients.

This concept would remove the reason for employing social workers to issue public assistance. It would be a purely administrative function. Social services would be available separately to all citizens who required them and special employment services could be focused either on those recipients of public assistance found to be employable, or to any other persons.

Such a change would clear the way for increased involvement of municipalities and the private sector in counselling and other related social services.

#### 8. Co-ordinated Social Services - 'West-Ten':

Increasing numbers of citizens in communities in Alberta are becoming interested and involved in developing and providing co-ordinated social services in their areas.

One example of community involvement is the West-Ten Project in the Westmount area of Edmonton, whose objective is to unify the administration of health, recreation, social welfare, employment and other human services. This project also intends that area residents will be fully involved in determining which services will be provided, and in allocating resources for self-help projects within the district. The purpose is also to encourage individuals to help themselves to lead fuller, more satisfying lives.

The desire by community members to determine the needs of their communities, to decide on the services to be provided, and to participate in the actual provision of these services, has desirable features.



9. Increased Federal Involvement:

The Income Security for Canadians White Paper issued by the Federal Government early in 1971, makes it clear that the Federal Government intends to expand its role in providing income security for Canadians. Among the goals identified in the White Paper are increased use of the guaranteed income technique as a major anti-poverty policy and the strengthening of social insurance, so that combined with individual productivity and savings, the majority of Canadians will be protected from falling into a state of poverty. The Guaranteed Income Supplement available to persons over sixty-five years of age, and the Family Income Security Plan which has been proposed as a replacement for Family Allowance, are two examples of the limited use of the guaranteed income approach. The expansion of the use of the social insurance technique through the changes in Unemployment Insurance coverage, effective January 1st, 1972, will also have the effect of decreasing reliance on provincial public assistance programs.

Summary of Challenge:

1. The number of Social Allowance recipients has grown substantially to the point where it is difficult to maintain flexibility in policy and still ensure necessary program controls.
2. Flexibility has been proven to have disadvantages as well as advantages.
3. Eligibility for Social Allowance needs to be given consideration in relation to levels of assets allowed and income exempted.
4. The sharing of responsibility for assisting employable recipients by the Province and municipalities presents problems, particularly as to whether the Province or one Municipality provides services designed to place these persons into employment.





5. The recent publication of the Senate Report on Poverty and the Income Security for Canadians White Paper make this an opportune time for Albertans to review public assistance programs and their administration for the years ahead.
6. The changing needs for other related social services and the growing interest in community responsibility for social services call for a re-assessment of responsibility for providing such services.



## FUTURE DIRECTIONS

### A PHILOSOPHICAL BASE:

Programs developed in the future must be consistent with the values of the community. The Government believes that the dignity of the individual, along with the individual's responsibility to his fellow citizens and the desirability of a productive citizenry for whom creativity and initiative are justly rewarded, are relevant to any discussion of public assistance. A brief discussion follows:

#### Dignity of the Individual:

The Government is committed to policies that take account of the freedom and dignity of the individual:

1. Every individual demonstrating actual need should have equal access to government services regardless of race, religion, creed, colour, or sex.
2. The planning of an individual's personal life should be interfered with by government as little as possible, even though he may have lost his financial independence.
3. Every individual receiving assistance should receive it in a form that will allow him as much freedom as possible in making decisions about how to spend his money as long as this privilege is not abused.
4. The confidentiality of the circumstances of every individual receiving or applying for services must be respected.
5. Every individual seeking or receiving services should have the right to appeal any decisions concerning his application which he thinks unjust.

#### Responsibility of the Individual:

The payment of a public assistance payment to an individual is, in simple terms, a gesture of good will on the part of his fellow citizens. It reflects their collective concern that unnecessary hardship should not be experienced by someone in need.





The Government is interested in a general expression of views on the responsibility to his fellow citizens which is created when an individual receives public assistance. In particular, what sort of incentive should be considered to encourage those who are able to get off public assistance? Does a person who is able have a duty to his fellow citizens to accept employment outside his normal skills or outside his accustomed community?

The Work Ethic - Rewards and Benefits:

Historically, a person's labour has been exchanged for a benefit or a reward of some sort. Is this thinking still relevant? The humanitarianism of modern democracy has lessened this obligation to the extent that no person in need, even if he is in need as a result of his own conduct, will go without the necessities of life. The Government believes that the taxpaying work force never intended that rewards or benefits at public expense should be continued on a long term basis in the absence of labour or some effort in return.

Should the Government adopt a program under which an employable person asking for public assistance could choose for himself either:

1. A "work promise" commitment which would pay him "regular" assistance benefits, or
2. A no commitment plan which would pay noticeably less?

RESPONSIBILITY FOR PUBLIC ASSISTANCE:

Public Assistance and related social service programs will be needed for the foreseeable future. The issue is how they may best be organized and which government should have primary responsibility for them. Consideration of the division of responsibility between the Province and the municipalities is required if both are to fill the roles expected of them in the 1970's.



Four Alternatives:

The first three alternatives would realign existing provincial and municipal responsibilities. Therefore, the overall cost of these alternatives would not likely change much from the present level. The fourth alternative will undoubtedly increase the cost of public assistance payments, in view of the proposal to 'average' family requirements, while retaining the provision to meet established needs which exceed this average.

Alternative No. 1 - Exclusively Municipal:

The Province could transfer its entire responsibility for public assistance to municipalities. This would solve the problems caused by the use of residence and employability as criteria for determining responsibility. It would encourage local autonomy and facilitate programming for regional differences and standards. Municipalities would also be responsible for development and administration of services designed to place recipients into employment.

Such a move would be contrary to the trends of the past fifty years which have seen the senior levels of government assuming greater responsibility for financial assistance programs. It would be necessary to negotiate different financial arrangements, as municipalities clearly could not assume the additional cost under present circumstances. Small municipalities would have difficulty in providing an adequate public assistance program. Even with Federal and Provincial funding, this could accentuate the inequality of municipalities throughout the Province, with municipalities least able to pay often having the highest public assistance expenditures.

Alternative No. 2 - Exclusively Provincial:

The opposite extreme would be for the Province to assume all responsibility for public assistance and either relieve the municipalities of their financial responsibility entirely, or introduce some kind of per capita municipal contribution. This alternative, like the first, has the





advantage that all responsibility is placed with one level of government. This would also eliminate the need for each municipality to maintain the administrative structure necessary for a public assistance program.

Under this arrangement the Province could either expand the Employment Opportunities Program, or arrange for services to assist recipients to find employment to be provided in some other way. This could be by the development of suitable services at the municipal level, or by new services which could be developed through adjustments to other Manpower Programs.

Alternative No. 3 - Division Based on Employability:

A third alternative would divide responsibility between the Province and municipalities strictly on the basis of employability, with the Province becoming responsible for all assistance to unemployable persons and municipalities responsible for all assistance to employable persons. This alternative would eliminate residence as a factor for determining responsibility.

If special services are to be established to assist employable public assistance recipients in obtaining work, these might best be provided with other related social services at the local level.

Alternative No. 4 - A Basic Income and Supplements:

Another alternative would be for the Province to meet the basic needs of all persons in Alberta through a new program based on average rather than individual need. By calculating an average cost of living for families of different sizes living in various parts of the Province it would be possible to effectively meet the basic needs of the majority through a centralized program. Since, however, it would be impossible to meet the total needs of all families in all circumstances with a program based on average requirements, a supplementary benefits program would also be required in order to meet unusual and exceptional needs. As these special needs are



related to unique local and personal circumstances, and are not readily accommodated by a centralized program, these supplementary benefits might most logically be provided at the municipal level, together with the provision of social services.

This alternative would allow for an orderly distribution of financial responsibilities among the three levels of government. The Federal Government would be involved in broad programs designed in part to ensure that Canadians do not fall into poverty. Provincial benefits would be available to those in need who for some reason were not entitled to federal benefits. Local authorities would be responsible for supplementing the provincial allowances where they were found to be inadequate in individual situations.

#### THE INCOME TEST:

The Provincial Government also proposes to consider changes to the 'Needs Test' now in use. The development of an 'Income Test' would incorporate the advantages of both the Means Test and the Needs Test. It is similar to the test used by the Federal Government in determining eligibility for the Guaranteed Income Supplement, where income is considered but assets do not disqualify a person.

Applicants for financial assistance would not be required to dispose entirely of their assets to qualify. With a basic exemption for a home and personal property, other assets would be considered to have an income value and this 'imputed' income would be deducted from the amount of benefits which has been established as the person's gross entitlement.

Income in cash and kind, as well as imputed income from assets, would be deducted from the set allowance to determine entitlement.

Exemption for earned income could be developed in a way that would encourage recipients to seek and hold employment.



This Income Test could be administered on a centralized basis, especially in instances where long-term assistance is required. Information provided by mail has proven to be very reliable and would be accompanied by spot checks to verify information.

The possibility of an Income Test is suggested as a solution to many of the criticisms of the present Social Allowance program. By combining the features of an Income Test with a program that establishes benefit levels by averaging requirements according to family size, the problems associated with the flexibility of the Needs Test would be resolved. In addition, recipients would have maximum flexibility in the use of their assistance payments.

#### RELATED SOCIAL SERVICES:

Will the need for personal social services increase rather than diminish in the years ahead? Should these services be developed and provided by municipalities or groups of municipalities rather than directly by the Provincial Government? What steps would encourage active citizen participation and the development of services that will meet the unique needs of each community?

Each of the alternatives outlined on realignment of responsibility for public assistance is compatible with the local provision of social services. For example, in Preventive Social Services many municipalities have grouped themselves together for the adequate organization and staffing of services. The separation of social services from public assistance, particularly for unemployable recipients, would appear to be a timely development. If it ever was, the requirement for social services is no longer linked to the need for public assistance. Persons whose sources of income are wages, Unemployment Insurance, Old Age Security, or return from investments, and who do not need financial assistance may also require social services from time to time, and should have equal access to these services. Equality can best be achieved





through services universally available to residents of Alberta in the regions where they live, for their use when appropriate, regardless of their source of income.



CONCLUSION

The Government of Alberta invites discussion on the subjects raised in this paper. No doubt there are conflicting views about social services, and public assistance is to some an emotional issue. The Government hopes that citizens in all parts of the Province will take the opportunity to involve themselves in selecting the directions to be chosen. It is hoped that a majority opinion may develop which will help in creating the framework for these necessary services during the next decade.

Whatever new directions are chosen, it will be necessary to reconsider provincial and municipal financial responsibilities. The financial aspect has not been stressed in this paper as this will need to be discussed in the context of a broader consideration of municipal financing.

Change, although seldom easily accomplished, is necessary. It is important that any changes made be the ones most satisfactory for Alberta and its citizens. Your comments are therefore solicited, your contribution will be valued in deciding the issues.





WHAT DO YOU THINK?

1. Should applicants for public assistance be required to use up their own assets before qualifying for assistance?
2. Should public assistance recipients be allowed to keep a percentage of any earnings from employment as an incentive to finding and keeping work?
3. Should public assistance benefits and services be different for employable than for unemployable recipients?
4. Should the Government adopt a program under which an employable person asking for public assistance could choose for himself either:
  - (a) A "work promise" commitment which would pay him "regular" assistance benefits, or
  - (b) A no commitment plan which would pay noticeably less?
5. Does a person who is able to work have a duty to his fellow citizens to take employment:
  - (a) Outside of his normal skills?
  - (b) Outside his accustomed community?
6. Should the Government or the Municipality be responsible for administering public assistance programs?
  - (a) Province?
  - (b) Municipality?
  - (c) Shared by both?
7. Would municipal responsibility for social services encourage active citizen participation and better co-ordination of services?
8. If the Government centralized actual benefit payments and separated this aspect from other social services, would citizens become more actively interested in developing, organizing and operating other social services in their communities?



9. Would it be desirable to have a system of flat-rate allowances based only on family size rather than on individual circumstances?

Please send your views on any or all of these questions, or any other comments to:

Bruce S. Rawson, Chief Deputy Minister,  
The Department of Health and Social Development,  
P.O. Box 200,  
EDMONTON, Alberta.

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Enclosure







